

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
GREENVILLE DIVISION**

IN RE:)	
)	CASE NO. 22-00505-5-JNC
GEORGE E. LYLE JR.)	
SABRINA CHAMBERS LYLE)	CHAPTER 13
)	
Movants,)	
)	
Vs.)	
)	
)	
COREY HEATING, AIR)	
CONDITIONING, & PLUMBING)	
INC.)	
)	
Respondent,)	

NOTICE OF MOTION

TO: Mr. Joseph A. Bledsoe III, Chapter 13 Trustee, P.O. Box 1618, New Bern, NC, 28563.
Electronic court notification and first-class mail.

US Bankruptcy Administrator, Eastern District of North Carolina, Brian C. Behr, 150
Reade Circle, Greenville, NC 27858. Electronic court notification and first- class mail.

Corey Heating, Air Conditioning, & Plumbing Inc., Principal mailing address, 301
Woodlawn Drive, Williamston, NC 27892. First-class mail and priority mail.

Corey Heating, Air Conditioning, & Plumbing Inc., Registered Agent Mary Ann Cory
Crowe, 301 Woodlawn Drive, Williamston, NC 27892. First-class mail and priority mail.

Corey Heating, Air Conditioning, & Plumbing Inc., President Mary Ann Cory Crowe,
301 Woodlawn Drive, Williamston, NC 27892. First-class mail and priority mail.

If a response and a request for hearing is not filed in writing on or before 14 days after the date on this notice, a hearing will be conducted on the motion at a date, time, and place to be set and all parties will be notified accordingly. If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in this motion and may enter an order granting the relief requested.

Dated March 21, 2024

/s/ Erik A. Martin

Erik A. Martin

Attorney for Debtors Bar #55683

Law Offices of John T. Orcutt

1738 Hillandale Road

Suite D

Durham, North Carolina 27705

emartin@lojto.com (919) 286-1695

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
GREENVILLE DIVISION**

IN RE:)	
)	CASE NO. 22-00505-5-JNC
GEORGE E. LYLE JR.)	
SABRINA CHAMBERS LYLE)	CHAPTER 13
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Movants,)	
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Vs.)	
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)	
COREY HEATING, AIR)	
CONDITIONING, & PLUMBING)	
INC.)	
)	
Respondent,)	

**Motion For Sanctions Against Corey Heating, Air Conditioning, & Plumbing Inc. for
Violation of the Automatic Stay Section 362**

Introduction

All noticed parties must comply with laws to prevent and protect consumers from foreseeable, irreparable harms. Noticed parties who fail to comply with laws should be sanctioned. Bankruptcy stops collections.

This is an action to enforce this court's automatic stay order entered on March 9, 2022. Corey Heating, Air Conditioning, & Plumbing Inc., (Corey) is a listed and noticed creditor in the Lyles bankruptcy case. Corey willfully chooses to send monthly collection letters to the Lyles principal residence. George and Sabrina Lyle (Lyles') have been damaged and seek monetary, declaratory, and sanction relief based on the respondent's willful choice to violate the automatic stay order.

Jurisdiction

1. Jurisdiction is conferred on this court pursuant to provisions of § 1334 of Title 28 of the United States Code and is related to the above captioned Chapter 13 case, under Title 11, and concerns property of the Movants' in this case.

2. The court has both personal and subject matter jurisdiction to hear this case pursuant to section 1334 of Title 28 of the United States Code, section 157(b)(2) of Title 28 of the United States Code.

3. This court has supplemental jurisdiction to hear all state law claims pursuant to § 1367 of Title 28 of the United States Code.

4. Venue lies in this District pursuant to § 1391 (b) of Title 28 of the United States Code.

5. This matter is primarily a core proceeding as that term is defined by section 157(b)(2) of Title 28 of the United States Code, in that it concerns claims and matters arising out of the administration of a bankruptcy case and rights duly established under Title 11 of the United States Code, and other applicable federal law.

6. This matter is primarily a core proceeding, and the bankruptcy court has jurisdiction to enter a final order. In the event this case is determined to be a non-core proceeding, the Movants consent to the entry of a final order by the bankruptcy court.

7. The court may issue any order, process, or judgment necessary or appropriate to carry out provisions of this title under 11 United States Code § 105(a).

Parties

8. The Lyles' are debtors defined at 15 U.S.C. § 109(a). The debts allegedly owed were incurred for personal, consumer, family, or household purposes and were not for business purposes.

9. Corey is a corporate entity. They conduct business in North Carolina.

10. As of September 6, 2023, Corey is active and in good standing as a corporation in the State of North Carolina.

Initial Bankruptcy Factual Allegations

11. The Lyles' filed a voluntary petition under chapter 13, Title 11 U.S.C. on March 9, 2022. The automatic stay was in full effect as of March 9, 2022. (ECF No.1).

12. On March 9, 2022, a notice of the meeting of creditors was sent to all listed creditors by the bankruptcy clerk. (ECF No. 12).

13. The Lyles' allegedly owed an unsecured debt to Corey. In the bankruptcy filing, Corey was listed as an unsecured creditor. Corey allegedly claimed to have done air conditioning work at the Lyles' home prior to the filed chapter 13 case.

14. Corey is included in the Lyles' chapter 13 plan filed on March 9, 2022.

15. On March 10, 2022, a notice of the Lyles' Chapter 13 Plan was sent to all creditors by the Lyles' attorney's office. (ECF No. 10).

16. The Court confirmed the Lyles chapter 13 plan on November 17, 2022. (ECF No. 16).

17. Corey has not filed a proof of claim to be paid through the Lyles' chapter 13 plan.

18. Corey has not requested permission from the court to modify the automatic stay to pursue its alleged claim.

Collection Letters After the Bankruptcy Filing

19. Corey has sent collection letters to the Lyles' every month after the bankruptcy filing. The collection letters are an attempt to collect pre-petition alleged debts for air conditioning work. Each letter contains language of a finance charge of 18% for any debt not paid after 30 days. Examples of collection letters are attached as Exhibit 1.

20. On May 3, 2022, the office of John T. Orcutt sent a cease-and-desist letter by first class mail to Corey. The letter included cautions and penalties against creditors attempting to collect debts after the filing of a Chapter 13 bankruptcy case. On July 14, 2022, the same cease-and-desist letter was sent to Corey by first class mail. On February 15, 2023, another copy of the cease-and-desist letter was sent to Corey. Exhibit 2.

21. Corey has no financial safety protocols in their system of record to prevent and protect this court's automatic stay order from being disobeyed.

22. In real time, Sabrina Lyle is in constant fear of the collection efforts by Corey.

23. Sabrina has anxiety, sleepless nights, and miserable stress because of Corey's constant collection letters.

24. George Lyle feels isolated and helpless in not being able to assist his wife in trying to stop the collection conduct of Corey.

25. Sabrina has experienced challenging aggravations of her previous depression diagnosis. The constant conduct of Corey has made Sabrina's life a now and forever nightmare.

26. The Lyles' suffer with the reality that Corey has no financial safety rules to prevent other consumers like them from being irreparably harmed.

27. Please note the attached affidavit Exhibit 3 from Sabrina Lyle.

Cause of Action

Violation of this Court's Automatic Stay Order (362) with Sanctions Against Corey

28. The foregoing allegations and exhibits of this complaint are re-alleged and incorporated by reference.

29. On March 9, 2022, this court issued an automatic stay order protecting the Lyles' from collection activities by all creditors. This financial safety protection order was in full effect when Corey continued self-help and sent collection letters to the Lyles'. Corey had actual notice of the bankruptcy case from the bankruptcy clerk and communications with Lyles' bankruptcy lawyers. Corey continues to violate the automatic stay order. Corey refuses to comply with this Court's stay order. There is no other reasonable explanation why Corey sends monthly collection letters to the Lyles' beyond continually, knowingly, defiantly, disobeying this court' order.

30. Corey is a continuous threat to the community by having a business that can attempt collection activities against consumers without regard or respect to this court's orders.

31. Corey has the financial ability to provide a system of record which would prevent the foreseeable, irreparable, and preventable harms to consumers. They have chosen not to have that system of record. Random consumers face similar consequences as the Lyles' in Corey's failure to provide a reliable safe consumer system of record.

32. The bottom line is that random courts around this country face similar future disregard for its orders. Corey's failure to provide a reliable system of record that would protect

and prevent the disobedience of other courts' orders is an existing threat to courts around the country. 33. Corey has openly defied this court's order entered on March 9, 2022, by attempting to collect debt from the Lyles'.

34. The Lyles' have sustained emotional, financial, and physical injuries from Corey's wrong decision not to comply with this court's order.

35. The Lyles' have been forced to hire counsel to represent them in this matter.

WHEREFORE, George and Sabrina Lyle respectfully pray this court to award judgment against Corey as follows:

- A. That Corey be required to pay actual and punitive damages to the Lyles'.
- B. That Corey pays an award of costs with expenses of litigation and reasonable attorneys' fees to the Lyles' and
- C. For such other and further relief as the Court may deem just and proper.

Dated March 21, 2024

Respectfully submitted,
/s/ Erik A. Martin
Erik A. Martin #55683
Attorney for Debtor
Law Offices of John T. Orcutt
1738 Hillandale Road Suite D
Durham, NC 27705
919-286-9615
emartin@lojto.com

EXHIBIT

1

Corey Heating, Air Conditioning, &
 Plumbing, Inc.
 406 Washington Street
 PO Box 787
 Williamston, NC 27892

Statement

Date

4/25/2022

Bill To

GEORGE LYLE
 117 ANNE STREET
 PLYMOUTH NC 27962

Amount Due

Amount Enc.

\$542.68

Date	Description	Amount	Balance		
08/22/2016	██████████ 190. Due 08/22/2016. Orig. Amount \$278.40. --- WINDOW A/C NOT COOLING --- --- ██████████ @ \$40.00 = 120.00 --- SERVICE Charges \$150.00 --- Tax: NC State Sales Tax @ 7.0% = 8.40	278.40	278.40		
03/27/2017	██████████ FC 1406. Due 03/27/2017. Orig. Amount \$29.79. Finance Charge --- Fin Chg \$29.79	29.79	308.19		
06/26/2017	██████████ 278.40 on 08/22/2016 ██████████ FC 1732. Due 06/26/2017. Orig. Amount \$12.49. Finance Charge --- Fin Chg \$12.49	12.49	320.68		
11/29/2021	██████████ for 278.40 on 08/22/2016 ██████████ FC 2118. Due 11/29/2021. Orig. Amount \$222.00. Finance Charge --- Fin Chg \$222.00 --- ██████████ for 278.40 on 08/22/2016	222.00	542.68		
<div>Finance Charge Of 18% After 30 Days</div>					
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	0.00	0.00	0.00	542.68	\$542.68

Date	Description				Amount	Balance
04/24/2022	Balance forward					542.68
	Finance Charge Of 18% After 30 Days					
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due	
0.00	0.00	0.00	0.00	542.68	\$542.68	

Corey Heating, Air Conditioning, &
Plumbing, Inc.
406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date

9/24/2022

Bill To

GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

Amount Due

Amount Enc.

\$278.40

					Amount Due	Amount Enc.
					\$278.40	
Date	Description				Amount	Balance
08/24/2022	Balance forward					278.40

Corey Heating, Air Conditioning, &
Plumbing, Inc.

406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date

2/24/2023

Bill To

GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

					Amount Due	Amount Enc.
					\$278.40	
Date	Description				Amount	Balance
01/24/2023	Balance forward					278.40
<div>Credit Cards Will Be Subject to a 4% Fee</div> <div>Finance Charge Of 18% After 30 Days</div>						
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due	
0.00	0.00	0.00	0.00	278.40	\$278.40	

Corey Heating, Air Conditioning, &
Plumbing, Inc.

406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date

3/24/2023

Bill To

GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

Amount Due

Amount Enc.

\$278.40

Date	Description				Amount	Balance
02/24/2023	Balance forward					278.40
<div>Credit Cards Will Be Subject to a 4% Fee</div> <div>Finance Charge Of 18% After 30 Days</div>						
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due	
0.00	0.00	0.00	0.00	278.40	\$278.40	

Corey Heating, Air Conditioning, &
Plumbing, Inc.
406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date

6/23/2023

Bill To

GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

					Amount Due	Amount Enc.
					\$278.40	
Date	Description				Amount	Balance
04/24/2023	Balance forward					278.40
<div>Credit Cards Will Be Subject to a 4% Fee</div> <div>Finance Charge Of 18% After 30 Days</div>						
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due	
0.00	0.00	0.00	0.00	278.40	\$278.40	

Corey Heating, Air Conditioning, &
Plumbing, Inc.
406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date

7/24/2023

Bill To

GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

Amount Due	Amount Enc.
\$278.40	

Date	Description	Amount	Balance
06/22/2023	Balance forward		278.40
<p>Credit Cards Will Be Subject to a 4% Fee</p> <p>Finance Charge Of 18% After 30 Days</p>			

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	0.00	0.00	0.00	278.40	\$278.40

Corey Heating, Air Conditioning, &
Plumbing, Inc.
406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date

8/24/2023

Bill To

GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

Amount Due	Amount Enc.
\$278.40	

Date	Description				Amount	Balance
07/24/2023	Balance forward					278.40
<div>Credit Cards Will Be Subject to a 4% Fee</div> <div>Finance Charge Of 18% After 30 Days</div>						
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due	
0.00	0.00	0.00	0.00	278.40	\$278.40	

Corey Heating, Air Conditioning, &
Plumbing, Inc
406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date
10/24/2023

Bill To
GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

					Amount Due	Amount Enc.
					\$278.40	
Date	Description				Amount	Balance
09/24/2023	Balance forward					278.40
<div>Credit Cards Will Be Subject to a 4% Fee</div> <div>Finance Charge Of 18% After 30 Days</div>						
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due	
0.00	0.00	0.00	0.00	278.40	\$278.40	

Corey Heating, Air Conditioning, &
Plumbing, Inc.

406 Washington Street
PO Box 787
Williamston, NC 27892

Statement

Date

12/21/2023

Bill To

GEORGE LYLE
117 ANNE STREET
PLYMOUTH NC 27962

Amount Due	Amount Enc.
\$278.40	

Date	Description				Amount	Balance
11/24/2023	Balance forward					278.40
<div>Credit Cards Will Be Subject to a 4% Fee</div> <div>Finance Charge Of 18% After 30 Days</div>						
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due	
0.00	0.00	0.00	0.00	278.40	\$278.40	

EXHIBIT

2

LAW OFFICES OF **John T. Orcutt**

6616-203 Six Forks Road, Raleigh, NC 27615
Office No.: (919) 847-9750 Fax No.: (919) 847-3439

Dated: July 14, 2022

To: Corey Heating, Air Conditioning, & Plumbing Inc
PO Box 787
Williamston, NC 27892

**Notice of Bankruptcy
11 U.S.C. 362(a)**

Re: Client George & Sabrina Lyle
Address: 117 Anne Street, Plymouth, NC 27962
Bk. Case No. 22-00505-5-JNC
Date Bk. Filed 3/9/22

To Whom It May Concern:

Please be advised that client above-named has filed bankruptcy under Chapter 13 of the U.S. Bankruptcy Code. If you want to verify the filing, please feel free to contact the following Clerk's Office by telephone or online:

Clerk of the U.S. Bankruptcy Court
Telephone: 1-919-856-4752
Website: www.nceb.uscourts.gov

To claim your rights as a creditor in this case, you must fill out and file a Proof of Claim with the Bankruptcy Court. To fill out and file Proof of Claim, please do the following : Go to the Court's website as noted above. Then, click on the tab called "CM/ECF Info". Then click on the choice entitled "Proof of Claims". Then, please read and follow the instructions provided. If you need more help, please consult your attorney or call the Clerk's office at the number noted above. **PLEASE NOTE THAT THE DEADLINE FOR FILING YOUR PROOF OF CLAIM IS 5/18/22** (unless this is your 1st notice of the bankruptcy filing).

All Proofs of Claim shall be filed with the Bankruptcy Clerk of Court (and not with the Chapter 13 Trustee) in accordance with: (1) Rule 5005, Federal Rules of Bankruptcy Procedure, (2) Rule 5005 of the Local Rules adopted by the Bankruptcy Court for the Eastern District of North Carolina, and (3) the instructions set forth on the Proof of Claim form. The said Local Rule is set forth and accessible on the court's website located at www.nceb.uscourts.gov.

Pursuant to 11 U.S.C. Section 362, you are subject to the automatic stay provided by law, making it unlawful for you, your agents or your representatives, to contact this client or take any action against this client for the purpose of collecting upon your claim or for the purpose of repossessing or foreclosing upon collateral, if any, securing your debt. In order to fully comply with this stay, please make sure that you take whatever steps are necessary to avoid all contemplated contact with this client, and cease and desist from all future collection efforts. If you have initiated a lawsuit to collect upon your claim, please dismiss the lawsuit immediately and send us confirmation of the dismissal. If you have initiated other legal process, you need to withdraw it. Included in your duties is the requirement to stop any and all payroll deductions or automatic withdrawals, if any, as soon as possible, and to promptly refund to our client(s) any monies collected from or on behalf of our client(s) after the date the bankruptcy case was filed. We thank you for your kind attention to this matter.

Request for acknowledgment and assurances: Within ten (10) days, we need for you provide us a statement, in writing, acknowledging your receipt of this letter and providing us with assurances that you will cease and desist from all activity that would violate the automatic stay provided pursuant to 11 U.S.C. § 362.

362not.wpt (rev. 8/16/16)

Sincerely,

/s/ Nikki West
Paralegal

LAW OFFICES OF John T. Orcutt

6616-203 Six Forks Road, Raleigh, NC 27615
Office No.. (919) 847-9750 Fax No.. (919) 847-3439



Dated: May 3, 2022

To: Corey Heating, Air Conditioning & Plumbing, Inc.
406 Washington Street
Williamston, NC 27922

Notice of Bankruptcy
11 U.S.C. 362(a)

Re: Client George E. Lyle, Jr. & Sahrina Lyle
Address 117 Anne Street, Plymouth, NC 27962
Creditor Corey Heating, Air Conditioning & Plumbing, Inc.
Bk. Case No. 22-00505-5-JNC
Date Bk. Filed 3/9/22

To Whom It May Concern:

Please be advised that client above-named has filed bankruptcy under Chapter 13 of the U.S. Bankruptcy Code.

If you want to verify the filing, please feel free to contact the following Bankruptcy Court Clerk's Office by telephone:

Clerk of the U.S. Bankruptcy Court
Telephone: 1-919-856-4752
Website: www.ncsb.uscourts.gov

To claim your rights as a creditor in this case, you must fill out and file a Proof of Claim with the Bankruptcy Court and file Proof of Claim, please do the following: Go to the Court's website as noted above. Then, click on the tab "CM/ECF Info". Then click on the choice entitled "Proof of Claims". Then, please read and follow the instructions you need more help, please consult your attorney or call the Clerk's office at the number noted above. **PLEASE THE DEADLINE FOR FILING YOUR PROOF OF CLAIM IS 5/18/22** (unless this is your 1st notice of the filing).

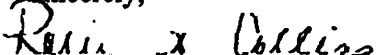
All Proofs of Claim shall be filed with the Bankruptcy Clerk of Court (and not with the Chapter 13 Trustee) in accordance with (1) Rule 5005, Federal Rules of Bankruptcy Procedure, (2) Rule 5005 of the Local Rules adopted by the Bankruptcy Court for the Eastern District of North Carolina, and (3) the instructions set forth on the Proof of Claim form. The said Local Rules are accessible on the court's website located at www.ncsb.uscourts.gov.

Pursuant to 11 U.S.C. Section 362, you are subject to the automatic stay provided by law, making it unlawful for you or your representatives, to contact this client or take any action against this client for the purpose of collecting upon or for the purpose of repossessing or foreclosing upon collateral, if any, securing your debt. In order to fully comply with the automatic stay, please make sure that you take whatever steps are necessary to avoid all contemplated contact with this client, and from all future collection efforts. If you have initiated a lawsuit to collect upon your claim, please dismiss the lawsuit and send us confirmation of the dismissal. If you have initiated other legal process, you need to withdraw it. Incidental to the requirement to stop any and all payroll deductions or automatic withdrawals, if any, as soon as possible, promptly refund to our client(s) any monies collected from or on behalf of our client(s) after the date the bankruptcy was filed. We thank you for your kind attention to this matter.

Request for acknowledgment and assurances: Within ten (10) days, we need for you provide a statement, in writing, acknowledging your receipt of this letter and providing us with assurances that you will refrain from all activity that would violate the automatic stay provided pursuant to 11 U.S.C. § 362.

362 not a

Sincerely,


Robin A. Collins
Paralegal

LAW OFFICES OF John T. Orcutt

6616-203 Six Forks Road, Raleigh, NC 27615
Office No.: (919) 847-9750 Fax No.: (919) 847-3439



Dated: February 15, 2023

To: Corey Heating, Air Conditioning & Plumbing, Inc.
P.O. Box 787
Williamston, NC 27892-

Notice of Bankruptcy
11 U.S.C. 362(a)

Re: Client George E Lyle, Jr. & Sabrina Chambers Lyle
Address: 117 Anne Street Plymouth, NC 27962-
Creditor Corey Heating, Air Conditioning & Plumbing, Inc.
Bk. Case No. 22-00505-5-JNC
Court: U.S. Bankruptcy Court for the Eastern District of North Carolina
Date Bk. Filed 3/9/22

To Whom It May Concern:

Please be advised that client above-named has filed bankruptcy under Chapter 13 of the U.S. Bankruptcy Code.

If you want to verify the filing, please feel free to contact the following Bankruptcy Court Clerk's Office by telephone or online:

Clerk of the U.S. Bankruptcy Court
Telephone: 1-919-856-4752
Website: www.nceb.uscourts.gov

To claim your rights as a creditor in this case, you must fill out and file a Proof of Claim with the Bankruptcy Court. To fill out and file Proof of Claim, please do the following: Go to the Court's website as noted above. Then, click on the tab called "CM/ECF-Info". Then click on the choice entitled "Proof of Claims". Then, please read and follow the instructions provided. If you need more help, please consult your attorney or call the Clerk's office at the number noted above. **PLEASE NOTE THAT THE DEADLINE FOR FILING YOUR PROOF OF CLAIM IS 5/18/22 (unless this is your 1st notice of the bankruptcy filing).**

All Proofs of Claim shall be filed with the Bankruptcy Clerk of Court (and not with the Chapter 13 Trustee) in accordance with: (1) Rule 5005, Federal Rules of Bankruptcy Procedure, (2) Rule 5005 of the Local Rules adopted by the Bankruptcy Court for the Eastern District of North Carolina, and (3) the instructions set forth on the Proof of Claim form. The said Local Rule is set forth and accessible on the court's website located at www.nceb.uscourts.gov.

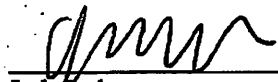
Pursuant to 11 U.S.C. Section 362, you are subject to the automatic stay provided by law, making it unlawful for you, your agents or your representatives, to contact this client or take any action against this client for the purpose of collecting upon your claim or for the purpose of repossessing or foreclosing upon collateral, if any, securing your debt. In order to fully comply with this stay, please make sure that you take whatever steps are necessary to avoid all contemplated contact with this client, and cease and desist from all future collection efforts. If you have initiated a lawsuit to collect upon your claim, please dismiss the lawsuit immediately and send us confirmation of the dismissal. If you have initiated other legal process, you need to withdraw it. Included in your duties is the requirement to stop any and all payroll deductions or automatic withdrawals, if any, as soon as possible, and to promptly refund to our client(s) any monies collected from or on behalf of our client(s) after the date the bankruptcy case was filed. We thank you for your kind attention to this matter.

Request for acknowledgment and assurances: Within ten (10) days, we need for you provide us a statement, in writing, acknowledging your receipt of this letter and providing us with assurances that you will cease and desist from

all activity that would violate the automatic stay provided pursuant to 11 U.S.C. § 362.

362not.wpt (rev. 10/13/21)

Sincerely,

A handwritten signature in black ink, appearing to read "Josh Gudmens", is written over a horizontal line.

Josh Gudmens
Paralegal

EXHIBIT

3

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
GREENVILLE DIVISION**

IN RE:)	
)	
GEORGE E. LYLE JR.)	CASE NO. 22 Bk 00505
SABRINA CHAMBERS LYLE)	HONORABLE JOSEPH N. CALLOWAY
)	CHAPTER 13
)	
Movants,)	
)	
Vs.)	
)	
)	
COREY HEATING, AIR)	
CONDITIONING, & PLUMBING)	
INC.)	
)	
Respondent,)	

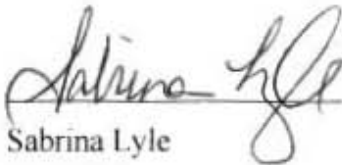
AFFIDAVIT OF SABRINA CHAMBERS LYLE

I, Sabrina Lyle, if called to testify under oath, would testify competently to the following

1. I am a movant in the above-captioned matter. The motion is based on the conduct of the respondent Corey Heating, Air Conditioning, & Plumbing Inc., (Corey) named in the motion.
2. I filed for chapter 13 bankruptcy protection on March 9, 2022.
3. I listed an alleged debt owed to Corey for an alleged unsecured debt in my chapter 13 case.
4. After my bankruptcy case was filed, Corey continues to send me collection letters each month. The letters are an attempt to collect alleged debt owed to Corey for air conditioning work.
5. I experience anxiety, depression, sleeplessness, and stress from the conduct of Corey. My previous medical conditions have been worsened because of what Corey has done to me and my family.
6. I have personal knowledge that Corey did not follow the court's automatic stay order of March 9, 2022. They should not be trying to collect any money from me after the bankruptcy case was filed. As a direct result, I have experienced severe emotional,

financial, and physical injuries.

7. I continue to fear Corey will continue to disobey the automatic stay order and keep harassing my family.
8. I seek actual and punitive damages because of the post-bankruptcy filing conduct by Corey.
9. I also seek reasonable attorney fees from this honorable court.

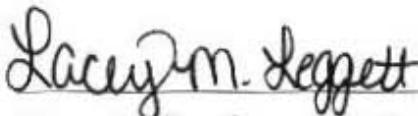

Sabrina Lyle

9/14/23
Date

Subscribed and sworn to before me

This 14th day of September 2023





Notary Public

Commission Expires: 08/25/2028